

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Scott R. Geckle) Case No. 23-22290 GLT
& Tricia C. Bethold,)
Debtor(s).) Chapter 13
X Related to Docket No. 55

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtors
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated 12/11/2023
- ☐ Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$3,035.00 to \$3,169.00 per month effective 5/2024 ; and/or the Plan term shall be changed from months to months.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments,

the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☐ Other: G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:

*Claim No. 26 filed by the Internal Revenue Service under Section 1305 governs.

*Legal fees of \$500.00 payable to Steidl & Steinberg, PC. have been added.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this _ 6th Day of May, 2024

Dated: May 6, 2024



Gregory J. Fraddonio, Chief Judge
United States Bankruptcy Court

Stipulated by:

/s/ Kenneth Steidl
Counsel to Debtor

Stipulated by:

/s/ James Warmbrodt
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

In re:
Scott R. Geckle
Tricia C. Berthold
Debtors

Case No. 23-22290-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 06, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Scott R. Geckle, Tricia C. Berthold, 934 Albern Avenue, Pittsburgh, PA 15216-2322
15651336	+ Bernstein -Burkley, PC, 601 Grant Street, 9th Floor, Attn: Raymond Wendolowski Jr., Esquire, Pittsburgh, PA 15219-4430
15651349	+ Commonwealth of Pennsylvania, Office of Attorney General, 16th Floor Strawberry Square, Harrisburg, PA 17120-0001
15651350	+ Dean Geckle, 1730 Norsen Drive, Pittsburgh, PA 15243-1550
15651357	Dollar Bank, F.S.B., 3 Gateway Center, Pittsburgh, PA 15222
15651358	+ Dollar Bank, F.S.B., Attn: Bankruptcy, 401 Liberty Ave, Pittsburgh, PA 15222-1000
15656237	Dormont Borough, c/o Jordan Tax Service Inc., 102 Rahway Rd., McMurray, PA 15317-3349

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 06 2024 23:19:15	Ally Bank Lease Trust - Assignor to Vehicle Asset, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnpeoples@grblaw.com	May 06 2024 23:16:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15672790	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 06 2024 23:19:02	Ally Bank Lease Trust c/o AIS Portfolio Services,, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15651333	+ Email/Text: ally@ebn.phinsolutions.com	May 06 2024 23:16:00	Ally Financial, Inc, P.o. Box 380901, Bloomington, MN 55438-0901
15667838	Email/PDF: bncnotices@becket-lee.com	May 06 2024 23:29:30	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15651335	+ Email/PDF: bncnotices@becket-lee.com	May 06 2024 23:29:37	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15651334	+ Email/PDF: bncnotices@becket-lee.com	May 06 2024 23:29:30	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15663757	+ Email/Text: ebnjts@grblaw.com	May 06 2024 23:16:00	Borough of Dormont, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15651339	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 06 2024 23:19:02	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15651337	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 06 2024 23:29:30	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15654883	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 06 2024 23:19:07	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: May 06, 2024

Form ID: pdf900

Total Noticed: 56

15651345	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 06 2024 23:29:37	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15651347	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 06 2024 23:29:30	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15660761	Email/PDF: Citi.BNC.Correspondence@citi.com	May 06 2024 23:29:34	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15651351	+ Email/Text: electronicbkydocs@nelnet.net	May 06 2024 23:16:00	Dept Of Education/nelnet, Po Box 82561, Lincoln, NE 68501-2561
15653784	Email/Text: mrdiscen@discover.com	May 06 2024 23:16:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15651353	+ Email/Text: mrdiscen@discover.com	May 06 2024 23:16:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15651355	+ Email/Text: mrdiscen@discover.com	May 06 2024 23:16:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15671498	+ Email/Text: jdryer@bernsteinlaw.com	May 06 2024 23:16:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15651359	+ Email/Text: GenesisFS@ebn.phinsolutions.com	May 06 2024 23:16:00	Genesis Financial, Po Box 4499, Beaverton, OR 97076-4499
15651360	+ Email/Text: GenesisFS@ebn.phinsolutions.com	May 06 2024 23:16:00	Genesis Financial, Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401
15691600	Email/Text: sbse.cio.bnc.mail@irs.gov	May 06 2024 23:16:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15651361	Email/Text: JCAP_BNC_Notices@jcap.com	May 06 2024 23:16:00	Jefferson Capital System, 16 McLeland Road, Saint Cloud, MN 56303
15670255	Email/Text: JCAP_BNC_Notices@jcap.com	May 06 2024 23:16:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15651343	Email/PDF: ais.chase.ebn@aisinfo.com	May 06 2024 23:19:03	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15651341	Email/PDF: ais.chase.ebn@aisinfo.com	May 06 2024 23:29:30	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15664425	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 06 2024 23:16:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15651364	+ Email/PDF: resurgentbknotifications@resurgent.com	May 06 2024 23:19:09	LVNV Funding LLC, c/o Resurgent Capital, 200 Meeting Street, Suite 206, Charleston, SC 29401-3187
15665205	Email/PDF: resurgentbknotifications@resurgent.com	May 06 2024 23:29:30	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15651362	+ Email/Text: LC-Bankruptcy-RF@loancare.net	May 06 2024 23:16:00	LoanCare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15651363	+ Email/Text: LC-Bankruptcy-RF@loancare.net	May 06 2024 23:16:00	LoanCare LLC, Attn: Bankruptcy/Consumer Solution Dept, P.O. Box 8068, Virginia Beach, VA 23450-8068
15651367	+ Email/Text: bankruptcydpt@mcmcg.com	May 06 2024 23:16:00	Midland Credit Management***, 350 Camino De Laeina, Suite 100, San Diego, CA 92108-3007
15667596	+ Email/Text: bankruptcydpt@mcmcg.com	May 06 2024 23:16:00	Midland Credit Management, Inc, P.O. Box 2037, Warren, MI 48090-2037
15667274	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 06 2024 23:19:09	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
15684232	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 06 2024 23:29:36	Portfolio Recovery Associates, LLC, POB 12914,

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: May 06, 2024

Form ID: pdf900

Total Noticed: 56

			Norfolk VA 23541
15651369	+ Email/Text: bkrgeneric@penfed.org	May 06 2024 23:16:00	Pentagon FCU, Attn: Bankruptcy, Po Box 1432, Alexandria, VA 22313-1432
15651368	+ Email/Text: bkrgeneric@penfed.org	May 06 2024 23:16:00	Pentagon FCU, 1001 N. Fairfax, Alexandria, VA 22314-1797
15651370	+ Email/Text: bknotice@raslavarar.com	May 06 2024 23:16:00	RAS LaVrar, LLC, 425 Commerce Drive, Suite 150, Fort Washington, PA 19034-2727
15665542	+ Email/Text: shari.stephenson@revcosolutions.com	May 06 2024 23:16:00	REVCO SOLUTIONS, INC., 3850 PRIORITY WAY SOUTH DR #114, INDIANAPOLIS, IN 46240-3813
15656239	+ Email/Text: PFS.Analyst@stclair.org	May 06 2024 23:16:00	St Clair Hospital, 1000 Bower Hill Road, Attn: Billing, Pittsburgh, PA 15243-1899
15656238	+ Email/Text: PFS.Analyst@stclair.org	May 06 2024 23:16:00	St Clair Hospital, PO Box 640831, Pittsburgh, PA 15264-0831
15672540	Email/PDF: ebn_ais@aisinfo.com	May 06 2024 23:29:30	Synchrony Bank, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
15651371	Email/PDF: ais.sync.ebn@aisinfo.com	May 06 2024 23:19:08	Synchrony Bank*, PO Box 965060, Attn: Bankruptcy, Orlando, FL 32896-5060
15659374	+ Email/Text: electronicbkydocs@nelnet.net	May 06 2024 23:16:00	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
15654200	^ MEBN	May 06 2024 23:15:34	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
15651372	+ Email/Text: LCI@upstart.com	May 06 2024 23:16:00	Upstart/Customers Bank, Po Box 61203, Palo Alto, CA 94306-6203
15651373	+ Email/Text: LCI@upstart.com	May 06 2024 23:16:00	Upstart/Customers Bank, Attn: Bankruptcy, P.O. Box 1503, San Carlos, CA 94070-7503
15669155	Email/PDF: ebn_ais@aisinfo.com	May 06 2024 23:29:30	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15656240	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	May 06 2024 23:16:00	Verizon Wireless*, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nations Lending Corporation
cr	*+	Borough of Dormont, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15651340	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15651338	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15651346	*+	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15651348	*+	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15651352	*+	Dept Of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
15651354	*+	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15651356	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15651344	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15651342	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
15664426	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15651365	*+	LVNV Funding LLC, c/o Resurgent Capital, 200 Meeting Street, Suite 206, Charleston, SC 29401-3187
15651366	*+	LVNV Funding LLC, c/o Resurgent Capital, 200 Meeting Street, Suite 206, Charleston, SC 29401-3187
15672481	*+	LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: May 06, 2024

Form ID: pdf900

Total Noticed: 56

TOTAL: 1 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Nations Lending Corporation dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Dormont jhunt@grblaw.com
Kenneth Steidl	on behalf of Debtor Scott R. Geckle julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Tricia C. Berthold julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8